

Amendments to the Specification:

Please amend the paragraph beginning on page 19, line 28, as follows:

From the predefined set of authentication matrix labels, the applicant (i.e., client **12**) can retrieve the passcode, as before, and input the passcode into or onto the credit application. For an exemplar paper-based credit application including a predefined set of authentication matrix labels and a corresponding passcode, see FIG. 13 (authentication matrix labels "A3 E1 B2" shown at the bottom of the application). Thereafter, the applicant can send the credit application, including the predefined authentication matrix labels and passcode, to the credit issuer (i.e., organization **14**). Then, as before, the credit issuer, or more particularly an employee of the credit issuer, can contact the authentication service (i.e., authenticator **16**) to authenticate the applicant, such by operating a Web browser and accessing a Web site of the authentication service. After contacting the authentication service, the employee of the credit issuer can input, such as into a text field of the presented Web page, the applicant's SSN from the credit application (see FIG. 12, indicating that the application comprises a paper application).

Please amend the paragraph beginning on page 7, line 24 as follows:

The client **12**, organization **14** and authenticator **16** can comprise any one or more of a number of different entities, devices or the like capable of operating in accordance with embodiments of the present invention. In this regard, one or more of the client, organization and authenticator can comprise, include or be embodied in one or more processing elements, such as one or more of a laptop computer, desktop computer, server computer or the like. Additionally or alternatively, one or more of the client, organization ~~an~~ and authenticator can comprise, include or be embodied in one or more portable electronic devices, such as one or more of a mobile telephone, portable digital assistant (PDA), pager or the like. For example, the client, organization and authenticator can each comprise a processing element capable of communicating with one another across the Internet (e.g., network **18**).